

Fill in this information to identify the case:

Debtor 1 CHARLES PATRICK REARDONDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the Southern District of OhioCase Number 16-11992**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: MTGLQ Investors, L.P.Court Claim no. (If known): 8-3Date of Payment change: 10/01/2018Must be at least 21 days after
date of this notice.Last 4 digits of any number you use
to identify the debtor's account: 0210New total payment: \$ 1198.96

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 430.43

New escrow payment: \$ 420.44

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current Principal and interest payment: \$

New Principal and interest payment: \$

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current Mortgage payment: \$

New Mortgage payment: \$

Debtor 1 CHARLES PATRICK REARDON Case number (if known) 16-11992
First Name Middle Name Last Name

Part 4: Sign here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Ashish Rawat
Signature

Date: 08/31/2018

Print: Ashish Rawat
First Name Middle Name Last Name

Title: Claims Processor

Company AIS Portfolio Services, LP

Address P.O. Box 201347
Number Street
Arlington TX 76006
City State ZIP Code

Contact Phone ((888) 455-6662)

Email

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION

Case	CHARLES PATRICK REARDON)	Case No.	16-11992
Name:)	Judge:	Beth A. Buchanan
)	Chapter:	13
Debtor(s).)		

CERTIFICATE OF SERVICE

PLEASE BE ADVISED that on 08/31/2018 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b)(the "Bankruptcy Rules"), MTGLQ Investors, L.P. filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change of payment on the Debtor'(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules.

I hereby certify that on 08/31/2018 a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

Debtor:
CHARLES PATRICK REARDON
2168 IRETON TREES ROAD,
MOSCOW, OH 45153

I hereby certify that on 08/31/2018 a copy of this Notice and all attachments on the following by Electronic Notification via CM/ECF and/or other Electronic Notification:

Trustee:
MARGARET A BURKS
600 VINE STREET, SUITE 2200
CINCINNATI, OH 45202

Debtor's counsel:
SWARTZ LAW OFFICE LLC
DONALD K SWARTZ
285 E MAIN STREET,
BATAVIA, OH 45103

All Parties in Interest
All Parties requesting Notice

By: /s/ Ashish Rawat
Ashish Rawat, AIS Portfolio Services, LP.
Authorized Agent for Shellpoint Mortgage Servicing



Case 1:16-bk-11992 Doc 125 Filed 08/31/18 Entered 08/31/18 14:21:25 Desc Main Document Page 4 of 5
Shellpoint Mortgage Servicing
55 Beattie Plaza
Suite 110
Greenville, SC 29601
For Inquiries: (800) 365-7107

Analysis Date: August 15, 2018

CHARLES P REARDON
2168 Ireton Trees Rd
Moscow OH 45153

Loan: [REDACTED] 0210
Property Address:
2168 Ireton Trees Rd
Moscow, OH 45153

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Oct 01, 2018	Prior Esc Pmt	August 01, 2018	Escrow Balance Calculation	
P & I Pmt:	\$778.52		\$778.52		P & I Pmt:	\$778.52	Due Date:	Jun 01, 2018
Escrow Pmt:	\$430.43		\$420.44		Escrow Pmt:	\$420.99	Escrow Balance:	(\$674.45)
Other Funds Pmt:	\$0.00		\$0.00		Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,702.84
Asst. Pmt (-):	\$0.00		\$0.00		Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$348.34
Reserve Acct Pmt:	\$0.00		\$0.00		Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,208.95		\$1,198.96		Total Payment:	\$1,199.51	Anticipated Escrow Balance:	\$680.05

Shortage/Overage Information		Effective Oct 01, 2018
Upcoming Total Annual Bills		\$4,894.54
Required Cushion		\$815.76
Required Starting Balance		\$1,283.16
Escrow Shortage		(\$603.11)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$815.76. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$815.76 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Aug 2018 to Sept 2018. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$815.74	(\$500.28)
Aug 2018	\$407.88		\$174.17	\$174.17	* Lender Placed Hazard	\$1,049.45	(\$674.45)
Sep 2018	\$407.88		\$174.17		* Lender Placed Hazard	\$1,283.16	(\$674.45)
					Anticipated Transactions	\$1,283.16	(\$674.45)
Aug 2018		\$1,281.85 ^P		\$174.17	Lender Placed Hazard		\$433.23
Sep 2018		\$420.99 ^P		\$174.17	Lender Placed Hazard		\$680.05
	\$815.76	\$1,702.84	\$348.34	\$522.51			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:
Loan: [REDACTED] 0210

August 15, 2018

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$680.05	\$1,283.16
Oct 2018	\$407.88	\$174.17	Lender Placed Hazard	\$913.76	\$1,516.87
Nov 2018	\$407.88	\$174.17	Lender Placed Hazard	\$1,147.47	\$1,750.58
Dec 2018	\$407.88	\$174.17	Lender Placed Hazard	\$1,381.18	\$1,984.29
Jan 2019	\$407.88	\$174.17	Lender Placed Hazard	\$1,614.89	\$2,218.00
Feb 2019	\$407.88	\$1,402.25	County Tax	\$620.52	\$1,223.63
Feb 2019		\$174.17	Lender Placed Hazard	\$446.35	\$1,049.46
Mar 2019	\$407.88	\$174.17	Lender Placed Hazard	\$680.06	\$1,283.17
Apr 2019	\$407.88	\$174.17	Lender Placed Hazard	\$913.77	\$1,516.88
May 2019	\$407.88	\$174.17	Lender Placed Hazard	\$1,147.48	\$1,750.59
Jun 2019	\$407.88	\$174.17	Lender Placed Hazard	\$1,381.19	\$1,984.30
Jul 2019	\$407.88	\$1,402.25	County Tax	\$386.82	\$989.93
Jul 2019		\$174.17	Lender Placed Hazard	\$212.65	\$815.76
Aug 2019	\$407.88	\$174.17	Lender Placed Hazard	\$446.36	\$1,049.47
Sep 2019	\$407.88	\$174.17	Lender Placed Hazard	\$680.07	\$1,283.18
	\$4,894.56	\$4,894.54			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$680.05. Your starting balance (escrow balance required) according to this analysis should be \$1,283.16. This means you have a shortage of \$603.11.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.

We anticipate the total of your coming year bills to be \$4,894.54. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$407.88
Surplus Reduction:	\$0.00
Shortage Installment:	\$12.56
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$420.44

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,186.40 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.



Detach Here



Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
(800) 365-7107

Escrow Shortage Reply (This is not a bill)

Loan Number: [REDACTED] 0210
Full Shortage Amount: \$603.11
Payment Amount: \$ _____

Your escrow shortage has been spread over 48 months, resulting in an additional increase in your monthly payment in the amount of \$12.56.

Shellpoint Mortgage Servicing
P.O. Box 740039
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit <http://www.shellpointmtg.com/> in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left